



# *THE* Macdonald Farm Journal

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F A R M . S C H O O L . H O M E



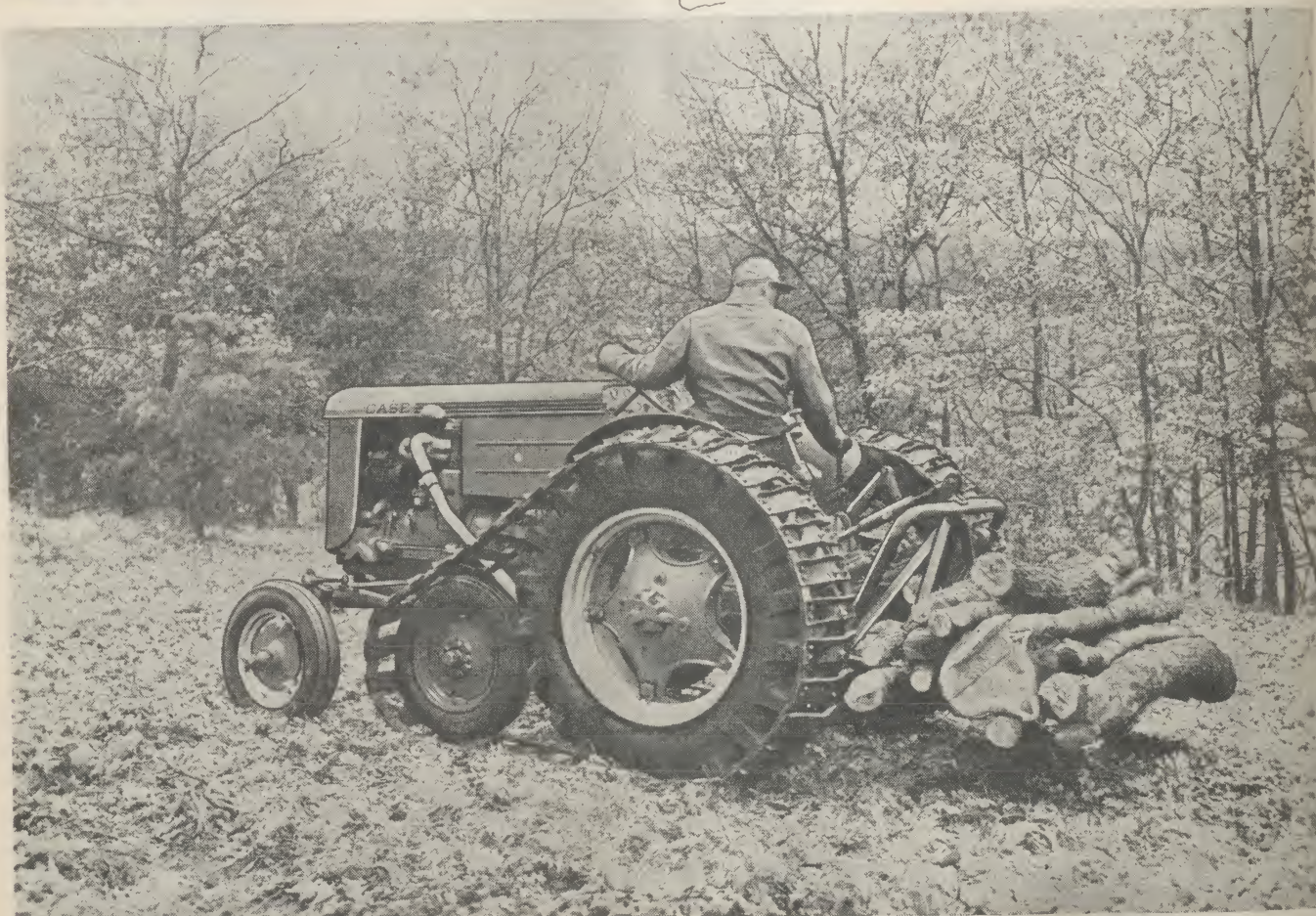


In pioneer times the woodlot was usually an uncleared patch of virgin forest, sometimes a windbreak planted to shelter a prairie home. It furnished fire-wood, perhaps shade and poor pasture for livestock. For generations the woodlot has been too much taken for granted, or ignored.

Today the woodlot presents new challenge, new opportunity—especially to farm youth. Fenced to prevent damage due to pasturage it may be a watershed to fill a pond, a refuge for wild life. It may be selectively harvested to yield saw logs, rail ties, fence posts, or pulp wood. It may be replanted, perhaps with Christmas trees, to produce better returns in years to come. So managed, a wooded area may indeed be an endowment, begun in boyhood to mature in the fullness of manhood.

All this is a place for the energy and ingenuity of youthful enterprise. There are new applications of conservation principles, new techniques of tree culture, new methods for planting and harvesting trees. With the help of a modern tractor, and some supplementary equipment, woodlot enterprise can be both pleasant and productive. J. I. Case Co., Racine, Wis.

# Woodlots Need YOUNG Ideas . . .



Master of woodlot tasks is the Case "VAC-14" low-seat tractor, shown here with half-tracks added for work in soft ground. With PTO auger to dig holes and utility carrier to haul materials it speeds the planting of young trees or the building of protective fence. The same Eagle Hitch carrier lifts and moves logs without damage to the stand. With loader and fork lift it puts logs into piles or onto trucks. The "low-seater" has adjustable tread and full under-clearance for work among trees and stumps, convenient power to pull transplanters and drive saws.



# CASE

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## A New Cooperative Union

We note with satisfaction discussions aimed at the organization of a cooperative union to serve the needs of the English speaking people of the Province of Quebec. We commend the leaders who are responsible for these discussions. The new unit would have an excellent opportunity to aid and promote the cooperative movement in this Province.

But why a new organization? In the past Le Conseil de la Cooperation du Quebec has been the spokesman for the cooperative movement in the Province. It has provided a wide range of services to local cooperatives, as well as doing valuable general work in promoting and protecting the movement. Le Conseil has done its best to serve cooperatives which have predominantly an English speaking membership. In this it has evidenced the most helpful and wholesome attitude. But with the fairly rapid growth of cooperation among English speaking farm people, largely as a result of Farm Forum activity, this has become an increasingly difficult problem. The difficulties which led to this situation are fully appreciated by cooperators in both language groups. Le Conseil itself has taken much of the initiative in finding a happier solution to the problems of serving the needs of the English speaking group in the province. The projected unit is the result. It will have the good will, the moral support, and the advice of the Conseil in all its undertakings.

Specifically, what may be expected from a new organization?

1. It would provide the means by which those people interested in the movement may meet and come to agreement on the general objectives of cooperative enterprise in this Province.
2. It may be expected to lead to a faster and more sound growth of cooperative enterprise in the province.
3. The new 'Union' would be able to take advantage of the experience of the past, and

guide new cooperative ventures in such a way as to avoid expensive mistakes.

4. Cooperators among English speaking people would be provided with a wider range of services.
5. The 'Union' would become a spokesman for the cooperative movement among English speaking people before the provincial government and before other organizations.
6. Through ultimate membership in the Cooperative Union of Canada, Quebec cooperators would be afforded a link with the movement throughout the country. This in itself would provide inspiration for the expansion of cooperative enterprise.

Leaders of the Cooperative movement representing both language groups feel that there would be no disadvantage in having two organizations. Rather, working harmoniously together, the interest of the movement would be advanced.

The most important single feature of a cooperative is that it is a tool fitted to the need for group action. In a narrow sense this means the conduct of non-profit business concerns. In a wider and more significant sense it goes far beyond dollars and cents. It means that large groups of farmers and city people are given an opportunity to do things for themselves. Cooperative activity is one of the most powerful vehicles for adult education. Learning and gaining experience through the cooperative movement, "the little man" may go on to play a role fitting to his place in a democratic society.

We toss this challenge out to the projected "Union". We hope it becomes successfully established.

### Our Cover Picture

A well-managed woodlot can lead the way to greater farm profits. There is some interesting information on tree farming in this issue, including a description of new courses in woodlot management being offered by Macdonald College.

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Would shippers of fluid milk benefit from a producer marketing board? This article tries to explain what a producer marketing board is and how it could work. The topic is discussed from the point of view of fluid milk shippers.



## Farmer Controlled Milk Marketing ?

**H**OGS, cheese, fruits and vegetables in Ontario; tree fruits and Fraser Valley milk in British Columbia; potatoes in P.E.I. are a few of the many farm products now marketed under the producer marketing schemes that operate in most of the provinces of Canada. Farmers throughout the country seem to favour these producer controlled marketing boards which have adequate authority from their provincial governments.

The C.F.A., Canada's national federation of farm organizations, recognizes the principle that the marketing of most farm products is a primary responsibility of the producers of the product. The general consensus of opinion is that it is in the farmers' interest to have producer controlled marketing boards organized on the district, provincial, regional, and national levels.

Quebec farm organizations, however, have shown more caution when it comes to marketing board legislation. Up to the present time Quebec producers have made no organized approach to their provincial government to ask for marketing board legislation. Our government has told representatives of farm organizations that the majority of farmers must demonstrate their desire for such legislation before steps will be taken.

This approach seems to annoy some farm leaders who desire to move more quickly. But it has some undoubted advantages. It makes it absolutely necessary for farm organizations to inform their members. All farmers will have to understand what marketing boards are, as well as what they can and cannot accomplish. Such an approach will also prevent ill-advised marketing boards from being set up.

In order to bring our discussion down to cases, let us make an assumption. Let's say we have marketing board legislation and milk shippers in the Montreal milk-shed have indicated they want a producer controlled Fluid Milk Marketing Board.

It would be logical to assume that the Montreal Milk Producers Association would have found out that their members were interested. By petition, resolution, and other means, this conclusion would be related to the provincial Department of Agriculture. Satisfied that the farmers affected seemed to desire a marketing board, the government would outline a scheme in consultation with farmer representatives and milk marketing experts.

As is usual in setting up a marketing board, public meetings would be held by farm organizations and others to discuss the proposed scheme. At these meetings the scheme would be explained in detail, questions answered, and opposing opinions voiced. After due course of time a closed ballot of all present milk shippers would be taken. If a two-thirds majority of eligible voters are in favour, then the marketing scheme is put into operation. All milk shippers, processors and distributors alike then come under the Board's jurisdiction.

### How the Board Works

Now that we have our marketing board, perhaps we had better trace back and see what it will have to do.

It will inherit right away all the present problems of price negotiation, milk trucking, milk quotas, surplus milk, and the taking on of new shippers. But along with the problems it will have the required authority to deal with them.

Our Board will be made up of elected representatives from designated zones or areas in the Montreal milk-shed. The government would appoint a milk marketing commissioner to be chairman of the Board.

One feature of our marketing board's operation would be provision for a special board of arbitration. At any time if the Board cannot reach agreement with the buyers of fluid milk, the points of difference can be referred to the arbitration board for their decision. The decision reached by such an arbitration board would be binding to both parties in the dispute.



It might be well to point out here that our Board should not get involved in quality control and testing regulations or their enforcement on farms, in plants, or at distribution points. By the same token it would not seem logical for the Board to be involved in regulating retail prices, or the dairies' processing and distribution methods.

If we want to follow this idea through, we should first assume that the Board has full powers as the bargaining agent for farmers on producer prices. Such a Board could be in the position of being sole selling agency. In other words the dairies would buy directly from the Board at the agreed price. Directing the surplus milk on the market would be a Board responsibility.

### Some of the Problems

Such a Board with extended powers, would present some interesting problems to be solved. In addition to the all-important price negotiations, the Board would have to consider at least the following questions:

1. Could the Board find some kind of system to replace the present dairy quota?
2. On what basis would a farmer be paid for the milk he shipped to the Board?
3. Could the Board find any effective way to keep surplus milk at a minimum?

Let's take these three questions and see if we can find out what is involved.

To answer the first question you immediately get into the problem raised in the second and third questions. Under the present system of quotas, and price setting by the Dairy Commission, the farmer knows what he will get for a certain quantity of milk. He does his best to so arrange his production program that he comes as close to his quota as he possibly can — that is providing his quota is large enough to make it profitable to bend all his efforts to producing market milk.

Now see what happens if there is a price pool — for that is what you would have to have without a quota system. The problem of regulating farmers or encouraging them to produce for the market would be vast indeed. If the negotiated price for fluid milk looked favourable everyone would keep an extra cow or two, or replace poorer producers with high producers and the surplus problem would be that much greater. The average returns to milk shippers would be that much less. The trouble is that it makes for a lot of 'in and out' production and the stability gains under the present Montreal marketing system would be lost completely.

### To Summarize

A milk marketing board would not encounter many problems if its main activity was price negotiation with distributors. As we have pointed out, a Board would encounter several difficulties if it expanded its field of authority. These would not necessarily be insurmountable.

The adoption of a more or less rigid quota system by the Board would enable it to control the flow of milk to a satisfactory degree. With careful and fair regulation of supply to the Board, it would likely be possible to pay a pooled price to shippers with a minimum amount of criticism or loss of farmer confidence.

Producer marketing boards can be a useful part of the whole farm marketing policy. But it should never be taken for granted that what works in one place and one market situation can be sure to work in another. Farm groups investigating marketing boards should think in terms of their own major farm product. Each product and each area has its own special marketing problems. You will have to study them for yourself before you can decide whether a Board operation would work or be of any advantage in your case. Next month we hope to discuss producer marketing boards again but from another angle.

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In the heart of the U.S. dairy country, they've discovered how farmers can get more for their milk and yet keep prices low for consumers. It's done through co-ops.

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# Making Life Easier

by Colin Muirhead

**They don't believe in hard slugging on this farm when machines can be made to serve the same purpose.**

**J**UST out from Lennoxville straddling the highway is the farm of F. H. Ingham and Son. Mr. Ingham is another Diploma graduate who has put to good use all the practical things he learned at Macdonald College. He has as neat and efficient a farm as you'll find anywhere — a farm that's been built up mainly by good management. "It pays to take time out to think once in a while," Mr. Ingham says, "far too many farmers just go out and slug day after day without ever thinking how best to use their time and labor."

They have no horses; on their completely mechanized farm they carry out every operation with one of three tractors, a Massey-Harris 44, a Pony and a Ford. They use these tractors in their 100 acres of bush during the winter and take the manure out to the fields each day during the winter and they haven't been stuck yet — and their fields aren't all level either. Here is an answer to those who say you still need horses on the farm. Mr. Ingham says, "We can do all our work faster and more efficiently with tractors than with horses. It allows us to get more work done and still have more leisure time which to us is as important to a farmer as to a city dweller. In fact," he went on, "we might get more people to stay in agriculture if we didn't have to work such long hours."

They sowed 30 acres of oats this year while last year they harvested 75 to 80 bushels to the acre off 15 acres. Mr. Ingham figures they owe much of their success for such huge yields to the fact that they clean and treat all their seed before planting. "For just under \$10," he said, "we cleaned 40 bags of oats at the Lennoxville Experimental Farm and got 8 bags of small and over large seed out of the lot, this assures us," he went on, "uniform seed at planting time and it pays off in yield per acre." Clean and treated seed are vitally important

to good farming practices Mr. Ingham believes, and we figure he's got something there when the Quebec average yield for oats during last 3 years, and they have been better than average years, was only 31.2 bushels per acre. Against Mr. Ingham's 75 bushels per acre this looks like a pretty small figure.

They fill 2 upright silos with grass, bale their hay and use a combine on their grain, baling the straw afterwards. This feed is used to keep 57 head of cattle of which 22 are milking Holsteins. The barn isn't big enough to hold the complete stock as the picture on the right shows; much of the younger stock is fastened against the window side of the barn. They're going to rip out all the stanchions and make the barn over into a loafing barn this summer.

## Let Machines Do The Work

The apparatus in picture 1 is entirely homemade; the electric motor is from an old washing machine and the only things bought are the two belts. This little rig is typical of the Ingham Farm, it's easy to put together, doesn't cost much, and yet saves plenty of hard work.

This method of easy efficient work is carried through into their hog feeding where they've built a self-feeder which requires attention only twice per week and according to Mr. Ingham it is not wasteful of feed. "We put enough slats across the feeding trough," he says, "so that the pigs can't get in and scuff the feed around." You can see what he means in picture 2 where one of the hogs is feeding and it has only its head in the trough. At present they have to fill the drinking trough by hand but in the near future they are going to fit in a float and let the trough fill automatically from a raised drum. Here are examples of good management which makes life easier and more pleasant on the farm. We've been stressing this angle of good management these last three months, but we can't do it too often for it is on a farmers managerial ability that his farm will sink or swim. The Ingham farm has no worries on that score for it has plenty of ability at the management end.



Picture 1 shows Mr. Ingham operating the hoist described in this article. The middle picture shows the self-feeder with one of the hogs feeding, while in picture 3 we see some of the younger stock in the Ingham barn.





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# Let's Take A Look At Farm Credit

**Eastern net farm income dropped off 90 million dollars last year . . . farm incomes this year are not apt to rise. Proper use of farm credit should help you increase your net farm income.**

**W**ITH farm income falling off, there is a real danger that credit agencies will tighten up on loans to farmers. At the same time, farmers themselves may hesitate to use the credit they should. There is a widespread feeling that farmers use too much credit. This feeling may be due, in part, to past investments in the farm that have not added too much to income. However, the fact still remains that farming to-day is a business. Successful farmers must operate to a considerable extent on borrowed capital.

The time has now arrived for us to take a square look at farm credit. The need is clear and at least two general problems demand immediate attention. First of all, something needs to be done to assure farmers of continuous credit during declining price periods. Secondly, farmers must be encouraged to use more farm credit to increase the earning capacity of their farms. A possible third concern would be the special credit needs of farmers just starting out. In this article we will consider only the first two.

Back in 1951 when members of Ive's Hill and Draper's Corner Farm Forum started their study of farm credit, most other people in Quebec Forums seemed little concerned. This is understandable because in that year farm net incomes were at an all time high. The parity price ratio was at its highest point. But in 1953 farm incomes in Canada dropped close to 100 million dollars below the previous 5 year average. Over 90 percent of this decline was recorded in Eastern Canada. It appears that 1954 will see no improvement.

Last year Quebec Farm Forums became interested in the farm credit problem and a provincial study launched. Now, it is of interest to note, farm organizations across Canada are following suit. Farm credit committees — one in the East and one in the West — have been set up by the Canadian Federation of Agriculture to study reports from member organizations. A good beginning has been made.

## What Needs to be Done?

If we think through this problem, it would seem that at least four more or less distinct needs can be listed. Let us identify these four and think of others that might well be added.

- (1) **The farmer's attitude towards credit:** Do we not have a problem here because so many people feel they should never owe money? In passing we should note

## Farm Credit Sources

1. Banks — short term loans. Also intermediate term loans under the federal government Farm Improvement Loan Act.
2. Quebec Farm Credit Bureau — long term mortgage loans up to \$7,000 repayable over 39½ years with interest at 2½ percent. Annual repayments low: \$40 a year per \$1,000 borrowed.
3. The Canadian Farm Loan Board (Ottawa) — long term mortgage loans up to \$10,000 with interest at 5 percent per annum. Repayable over 24 years.
4. Life Insurance and Mortgage Companies — extend long term credit.
5. Central Mortgage and Housing Corporation — a public corporation which extends loans for farm housing.
6. Credit Unions — some extend all forms of credit.

that most successful business enterprises make extensive use of borrowed capital. A successful farm should be no exception.

- (2) **The need for a definite plan for credit use:** This requires the preparation of farm plan which shows how the credit will be used and how it will add to income.
- (3) **The attitude of money lending agencies to farm loans:** In some cases a more liberal attitude is needed. The need is great for adequate amounts of money to help make our farms more efficient and productive.
- (4) **The problem of loan protection:** Farming is a risky business and more adequate safeguards are necessary to protect the farm operator and the loan agency from unforeseen loss.

## How Something Might be Done

The four problem areas we have listed above require some thinking through before changes can be suggested. Some possible approaches to each problem are suggested for your consideration. None of these are in any sense final answers. They are, rather, mere small flashes of light which may help you think them through.

- (1) **The farmer's attitude:** Except for long term credit needs of young men starting to farm, the big need for established farmers is to make more use of loans for farm improvement and farm development. These loans bring highest returns.
  - The idea is to increase the earning capacity of your farm with as little change as possible in outlay for land and labour — the two most important production factors.
  - Use of this type of loan requires a definite plan for the farm business over a five to ten year period.
  - Such loans are used for fertilizer and limestone, fencing, livestock, farm machinery, changing existing buildings and building new ones.



(2) **Planning credit use:** Perhaps some specialized services should be made available to farmers. If so, then the following might be possible.

- Regional farm management experts to help prospective borrowers to:
  - Outline a farm plan for 5 to 10 year periods.
  - Clearly outline the credit requirements to make the plan work.
  - Evaluate future needs for help in management problems.

- The farm operator, the district agriculturist, and the regional farm management expert might act as a team to modify the original farm plan and solve production and management problems as they arise.

(3) **Loan agencies:** Local managers or boards of credit agencies may be helped at the community level to better understand the credit needs of farm operators. Something might be done through locally organized farmer advisory committees which could

- Help farmers in the area understand how to make use of farm credit.

- Work with local credit agency personnel so that they understand farm credit needs in the community.

(4) **Loan protection:** The problem of assuring repayment of the loan in case of emergency or disaster may be an important factor in reducing credit use. This applies equally to the borrower and the lender. It makes for caution rather than a calculated risk. This problem may be helped by

- Some form of crop insurance.
- A special public fund, operated in a similar way to the Prairie Farm Rehabilitation Act, to pay off interest and principle due, in case of complete or partial crop failure or other emergency situations.
- A system of deferred payments may also help in emergency situations.
- Automatic life insurance coverage to pay off all debts in case of death.

#### **An Action Program**

Legislative aid is required to help implement an integrated farm credit program. It is up to farmers themselves to clearly understand the needs; make well thought out suggestions; and then above all to inform the public and the legislators of these needs.

The first step, of course, is to get up to the minute information, talk it over in small groups, arrive at conclusions, and express your views. Through Farm Forums, Women's Institutes, and all kinds of local educational organizations this matter can be considered. From there on the channels are open to you through your own farmer action organizations.

## **Recommend International Action to Handle World Dairy Surpluses**

Co-operative action by governments on an international scale, aimed at the disposal of present world surpluses of dried skim milk, was a major recommendation of the North American meeting of the International Federation of Agricultural Producers held recently in Washington, D.C. The meeting suggested that such co-operation might take the form of an international agreement on volume and prices of exports, or that an international sales agency might be formed to dispose of part of world export surpluses on a joint basis.

This action by representatives of the national farm organizations of Canada, Mexico, United States and New Zealand was the same in principle as action taken a few days previously in London, England, at a dairy conference attended by European representatives of farm organizations. Present world stocks of dried skim milk far exceed present requirements of normal export outlets, with the bulk of these stocks being held by the United States government under its support price program.

Other recommendations by both the Washington and London meetings stressed the importance of expanding and developing consumption of, and remunerative markets for, dairy products throughout the world.



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## NEW HOPE!

**Many of our farm woodlots are poorly cropped or being destroyed for quick profits. If you despair of these practices, read these encouraging remarks by Vernon E. Johnson.\***

IF I were a wood buyer today, I believe I would be looking around for future sources of wood supply. If I wanted to stay in business and grow, and have something to leave to my children or sell for my old age, I would start figuring on how I could get a long-term source of supply — how I could get more people to produce wood for me. I would hate to see wood cut badly without any regard for reproduction.

I would start going into the extension forestry business on my own — which is what we are doing here at Harrington. I would sell the “trees are a crop” idea. After all, the business of a wood broker is wood and if he doesn't have it he can't sell it.

I think I might say to myself: “The way things are going, wood will be sold more carefully in the future — with more attention to quality.” I would start thinking how I could develop a following of wood suppliers who would have the trees I needed — preferably premium wood grown for the markets I served.

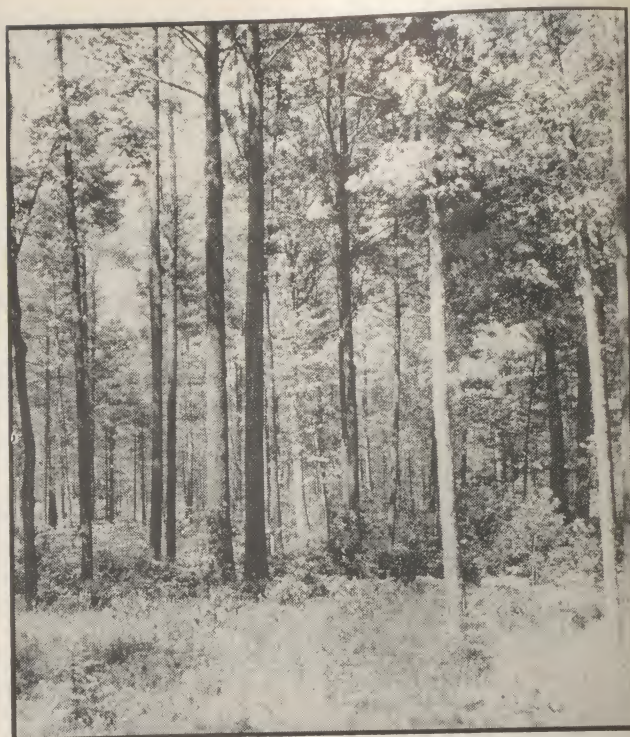
About that time I would say to myself: “I've got a very interesting business with an excellent future if I go about this thing right. Wood demand is going to be strong because more and more things are being made from cellulose. My job is to develop a following of suppliers who will grow trees and not destroy forests for a quick, one-time profit. If I make a good, fair, and steady market they will grow trees as a crop — and if I don't, they won't. These fellows are my meal tickets. I am going to work with them — help them — encourage good forest management.”

In other words, if I were a broker, I think I would do in my own way what we are trying to do here at Harrington and Grenville.

### The Harrington - Grenville Plan

I would like to speak very briefly about what our objectives are at Harrington and then tell you why, in my judgment, you may be participating in one of the most significant forest development projects of our time. I do not say this lightly. I believe we are seeing the beginning of a very important movement — a new, productive, and

\* Mr. Johnson is President and General Manager of Canadian International Paper Company. This article consists of excerpts of a speech by Mr. Johnson on receiving a Tree Farm Certificate on behalf of his company's Harrington Forest Farm in Argenteuil County, Quebec on July 17, 1954.



**Trees are a crop.**

profitable partnership between buyers and sellers of wood which can have a tremendous effect over the years on farmers, on agriculture generally, and on the great wood using industries which mean so much to the prosperity of Quebec and all Canada.

Very simply, the Harrington Forest Farm is an experimental and demonstration center. We're trying to learn how to grow trees as a crop like corn, oats or hay — how to manage tree farms profitably — how to get a maximum return from farm woodlots — how to work with Nature to get the maximum good effects of soil, climate and terrain.

Let me emphasize that this is an experimental and demonstration center geared to the needs of the local farmer and the local landowner. All that we learn we are ready and anxious to share with every farmer and landowner around here who wants to learn with us.

Back of the Harrington Forest Farm is an idea — the idea that we can supply our Hawkesbury Mill at its present rate of consumption forever from tree farms within a radius of 50 miles of the mill.

But it was basic to our plan that we must buy a large part of our wood from farmers and other landowners — and we decided that if we wanted to have a perpetual supply from them we would have to do at least two things; help local farmers and others to learn the tree farming business; and create a fair and steady market for the wood crops we wanted them to grow in this district.

Harrington Forest Farm was our answer to the first requirement — how to farm trees.



The answer to the second problem — a fair and reliable market — is our Grenville District Buying Office.

### A Sensible Program

In my judgment, we are laying the groundwork for a fundamental change in wood buying in eastern Canada. In the past, as everyone knows, the major wood users of this country have not consistently looked to the private landowners for any large part of their wood. There have been periods of fierce competition for the existing supply and other periods when the farmer was neglected and no serious consideration was given to his survival as a source of wood. In my judgment no such in-and-out policy can produce wood. Tree farming has to be established on a solid, continuing, long-term basis. Farmers cannot be forced during a period of economic stress to cut their land badly for the sake of an immediate emergency income if, at some later date, we are going to want their production. By the same token the survival of the buyer is important to the seller. A prosperous mill means a great deal to an area in terms of jobs and payrolls.

In my judgment there is no other sensible program. We have got to have more and more profit-making tree farmers in this country. That means we must have a proposition good for everybody — supplier, broker and wood user. When we have that combination we also have a proposition very good for this county, this province and this nation,

### Into The Future

To indicate the importance we at Canadian International Paper Company attach to farmers and small landowners I should tell you that we are currently engaged in a survey to find out exactly how much wood there is in the vicinity of everyone of our Canadian mills — over and above what is on our own lands and limits. We have taken a radius of 75 miles by truck and rail and 200 to 300 miles by water. We want to work with farmers and landowners not only at Hawkesbury but wherever else it is practicable.

As some of you know, we recently made a contribution to the support of a Chair of Woodlot Management at Macdonald College.\*\* We believe this is a serious business and we should help the colleges and universities of the country — particularly those with forestry schools — to help us. I hope this kind of cooperation will be useful to woods brokers as well as to the Provincial foresters and all others who are working in this field.

I would like to emphasize that this is a very hard-headed business we are engaged in. We are finding out

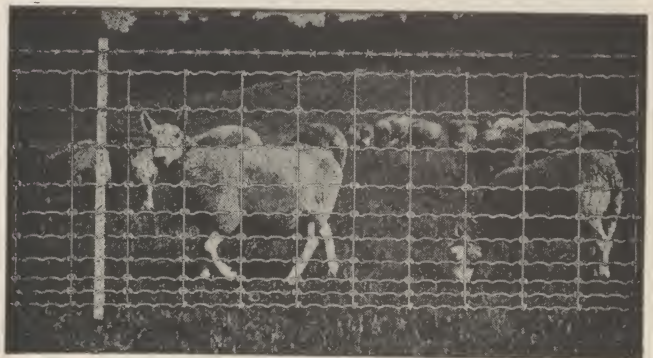


The Canadian Forestry Association awards Tree Farm Certificates to woodlot owners who meet certain standards of management. These award winners were photographed this summer, when certificates were presented at the Harrington experimental and demonstration centre operated by the Canadian International Paper Company.

exactly how much profit a farmer can get simply by weeding and selecting the best young trees for growth.

The Harrington-Grenville-Hawkesbury experiment is still only four years old. But there is no question in my mind that we are on the right road and that this pioneering effort will have far-reaching good effects. Already over in Ontario a group of farmers is organizing to follow the Argenteuil County pattern.

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\*\* The plan, being initiated this fall at Macdonald College, consists of courses to students and an extension campaign among farm groups under the direction of a full-time woodlot specialist. The 700-acre College woodlot tract was recognized as a Certified Tree Farm by the Canadian Forestry Association last year. The award was the first of its kind to an educational institution.



# Insurance

## — What to Buy?

**There is a lot of risk in farming and a fire or some other disaster could be ruinous. A well-planned insurance programme could provide some protection for the farm family and the farm business at reasonable cost.**

### A Guiding Principle...

To get value for the money you have to spend on insurance, you want to buy maximum protection at the least possible cost.

Why wait for insurance agents to call on you with a proposition? You are better off to study your complete farm insurance needs, decide on the amount of protection required and then go shopping for the type of contract that covers your needs best.

Your best buy from the protection standpoint is the deductible type of contract wherever possible. This really means that you take the risk yourself as high as you can afford and you buy insurance to cover losses you cannot afford.

For example \$25.00 deductible insurance on your car would mean you pay the first twenty-five dollars damages and the company pays the balance. But you can also buy \$250.00 deductible which means you take the risk up to that amount. The premium for \$25.00 deductible is \$104.00 and for \$250.00 it is \$48.00.

### Sickness and Accidents...

Most hospitalization and pre-paid medical plans operate on the limited payment principle. Unfortunately they provide very little protection when there is an abnormally large hospital or medical bill to pay.

Accident insurance policies taken out by the farm operator are usually better in this regard because you can have deductible clauses in them. Thus for reasonable rates you can buy an accident policy that gives your family fair protection against the costs of crippling accidents. Most of these policies provide a cash settlement in case of accidental death.

This is not the case with most hospital and medical plans now being offered. The farm family needs to be protected from loss of life savings, the farm home or the farm itself as a result of serious illness. This can only be done if top limits on medical expenses allowed under the plans are raised to the two to five thousand dollar bracket. The farm family, by taking its own risks up to \$400.00 or \$500.00 for medical expenses, could get catastrophe insurance for very low cost. Some companies and co-operative medical services are organized to offer this kind of service.

### Life Insurance...

You should have sufficient insurance to cover all outstanding farm debts and to provide for your family.

## — How to Buy?



A high proportion of the life insurance policies sold are the type which include a savings program along with the insurance coverage. You really are paying two premiums in such a policy — one to cover the insurance benefits and the other to build up the savings portion.

You might be well advised to study the many kinds of straight life insurance policies that are available. It is possible to obtain adequate life insurance coverage at reasonable cost if you insure your life like you would your home against fire. When you buy fire insurance you pay the premium and hope you don't have to collect a claim. You would not expect to build up your savings by paying into a fire insurance policy. By paying out large premiums for combination savings and life insurance policies, many people are not adequately covered.

### Public Liability...

Any person that drives a car, truck, or tractor on the road is legally liable for damages, loss of life, crippling effects of accidents, and medical costs when he is involved in an accident. The same is true for accidents to other people on his farm. This includes visitors, hired labour, casual workers, tradesmen or anyone else who is on the farm property.

Again it is the large claims that are ruinous. Public liability cases involving motor cars and accidents to other people on the farm, have run into thousands of dollars. More than one farm family has been financially ruined by such damage suits.



Public liability insurance is a necessity in these days of fast automobile travel and mechanized farm operations.

However, shopping for lower cost liability is not easy as most policies have no deductible features. In other words all claims large and small are paid by the insurance companies. Most small claims could be paid by the individual without undue hardship.

It is possible that substantial deductible clauses would reduce the small claims on the companies and they would be able to offer high liability limits for reasonably small premiums.

#### Loss to Personal Property...

It would seem that the deductible clause approach, which we described above for car collision insurance, is a sensible approach to all forms of damage or loss to your own property.

If you had a car or farm truck worth say \$750.00 on the market, it would not pay to carry much collision insurance on it. It would be sensible to carry a \$250.00 deductible policy if you had a newer model car or truck worth in the neighbourhood of \$2000.00 or more.

The same principle could apply when you buy fire, flood, or wind insurance. You can afford to absorb some losses incurred from damage to farm buildings and machinery, and livestock losses but you could not afford to absorb a total or partial catastrophe.

You can likely find enough money to tide over reasonable losses. So again we suggest you make full use of the deductible principle. It would make it possible for you to carry full insurance coverage at a reasonable cost.

## Care of Farm Equipment

### 1. Machinery Storage

Machine	Requirements in feet		
	Width	Height	Length
Automobile.....	7	6½	18
Binder (8 ft.).....	10	5	16
Baler.....	13	5 to 6	21
Bobsleds.....	6	—	6
Combine.....	12	8½	20
Cultivator (Tractor).....	15	—	8
Digger (potato).....	5	—	8
Disk (double cut).....	10	—	8½
Disk (one-way).....	9	—	10 to 14
Hammer Mill.....	4	3	9½
Harrow (spike).....	4	—	6
Harrow (spring).....	3	—	6
Hay loader.....	8	10	12 to 15
Hay rack.....	8	8	16
Manure spreader.....	6	4½	15
Manure loader.....	3 to 4	6 to 9	4 to 10
Mower (7 ft. tractor).....	5	8	4 to 6
Planter (corn).....	10	—	6
Planter (potato).....	6	—	8
Plow (2-bottom tractor).....	5 to 6	4	9½ to 11
Plow (3-bottom tractor).....	6	4	11 to 13
Rake (dump).....	12 to 15	4½	6
Rake (side-delivery).....	8 to 11	4½	12
Rake (buck).....	9 to 13	3 to 4	9 to 10
Seeders (box type 11 ft.).....	13	4	6
Silo fillers.....	5	6	10
Sprayer.....	8	—	6 to 10
Tractor (2-plow).....	7½	5	12
Tractor (3-plow).....	7½	5	12
Truck (pickup).....	7½	7	20
Truck (stock-rack).....	8	10	26
Wagon (rubber-tired).....	6	4½	14

Certainly proper machinery storage contributes to a neater looking farmstead. It can be said that good machinery maintenance is likely encouraged when the equipment is under cover. This is especially true when the late fall weather is cold and wet. Another factor is that winter repairs and maintenance are rather unlikely if the machine is buried in a snow drift.

A modern machinery storage is usually open on the side away from the prevailing winds. The back of the shed is often provided with rolling doors to make it easy to store and remove the equipment. This is called the drive-through plan which has proved most convenient. Storages vary in size but are usually from 24 to 26 feet deep, 10 to 12 feet high at the eaves and as long as required. It is handy and economical to have the farm workshop at one end of the same building.

It may be of interest to look over the accompanying table of space requirements for various farm machines. You may have storage space on your farm now that is filled to capacity or that could be modernized or extended to give better results. If you are planning a new storage you will find it useful.

### 2. A Farm Workshop Saves Money

Repair bills on a modern mechanized farm and delays due to machinery breakdown, can be a costly item in the farm business. Many farmers either do not have a farm workshop or what they have is not adequate for modern machinery.

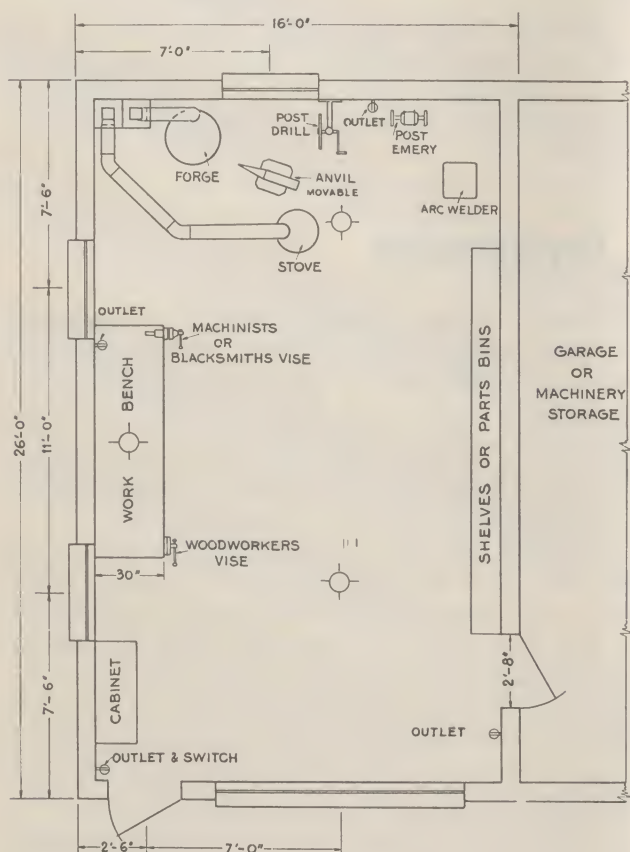
As you can see by the drawing, a farm workshop attached to the implement shed or in one end of it, is the most usual practice. There should be room enough for all the permanent fixtures and the largest implement to be overhauled. To do this will require a floor space at least 16 x 24 feet and may be as large as 20 x 30 feet depending on the type of equipment on the farm.

It still seems to be an open question whether machinery needs to be kept in a covered storage. The argument of course is from the economic standpoint. The question is whether the cost of building proper storage space is offset by longer machine life.



Wide entrance doors to the workshop are essential. They should be at least 9 feet wide by 8 feet high. Doors that open overhead on tracks are found to be the most satisfactory. If swinging doors are used, make sure hooks or catches of some kind are provided to hold them open.

The workshop should be provided with a concrete floor and this should extend outside to form a concrete approach to the doorway as well. Grease pits may be a useful way to get under some equipment but building costs may



exceed the use made of them. Grease pits also frequently become "catch-alls" for all kinds of litter. This encourages sloppy work habits.

It is possible to have adequate window space on three sides with the type of workshop we advocate. To make sure of proper lighting, provide shaded lights over all work benches so that no shadows are cast on the work.

Place power outlets in convenient places for portable and permanent power tools and portable service lights. In our climate, heating facilities for winter comfort and convenience must be considered. You will notice that our plan calls for a partition between the equipment shed and the workshop. Most of the repair work will be done during the winter months and an uncomfortable drafty workshop is certainly no incentive to get to work.

The most useful shop is the one which is kept in the most orderly condition. The wall panel system is suggested

for tools. The outline of each tool is painted on the panel. The owner can then tell at a glance if all his tools are where they should be.

Now a final word about tools. Cheap tools are a poor investment. Buy good tools and only those which can be used effectively. Power equipment helps get things done quickly and enables you to do more jobs. You will get a lot of use of portable equipment like an electric drill, electric saw or grinder. Floor type power drills, saws, and grinders are also useful additions to have but buy the portables first. You can save in repair bills with an arc welder but only if you know how to use it correctly.



We are indebted to Mr. Robert Douglas for these photographs of some of the North River Farm Jerseys.

The photos show North River Standard Beacon, first in the two-year old class at both Ormstown and Lachute, senior and grand champion at Ormstown and reserve at Lachute, and Pine Gables Jester Tinsel, first in the three year old class and senior and grand champion female at Ormstown and Lachute. She is a daughter of their senior herd sire, Middlebrook Jester Basil.







## DEPARTMENT OF AGRICULTURE

*Activities, Plans and Policies of the Quebec  
Department of Agriculture*

### Prices Strong At Sherbrooke Sale

The bid of \$2.30 per pound which took the Grand Champion of the Sherbrooke Fat Stock Show for Steinberg's Ltd. was an indication that prices for the day would be good. The champion was an 894 pound Angus shown by H. R. Ross of Bromptonville, top animal in the class that also produced the Reserve Champion of the show, a calf club Hereford shown by John Nichol of Lennoxville.

Charlie Morantz bought in the reserve champion for a price of \$1.04, and at the close of the sale offered it for re-sale as a donation to the Shriner's Hospital in Montreal; Eaton's took it the second time at \$1.50.

The champion Shorthorn steer, shown by Howard

Bids by local stores and hotels, usually a feature of the sale, were noticeably absent, they apparently leaving their purchasers to others this year.

Eaton's buyer was particularly interested in bidding on calf club steers, and also bought, for \$1.00, a steer shown by Mrs. Pitfield of Saraguay, bought by Morantz Beef for .31¢ and offered for re-sale as a donation to the Red Feather campaign. Ann Warner of Lennoxville received a special prize of \$50.00 offered by Harold Morantz as a yearly prize for the youngest exhibitor.

Mr. Ross found the value of his grand champion increased by \$100 through a special prize given by Canada Packers, and the Sherbrooke Hospital benefited from the

#### Three Breed Champions



Grand Champion of the show: H. R. Ross' Angus. Reserve Champion, John Nichol's calf club Hereford. Howard Majury's Shorthorn Champion.

Majury of Lennoxville, went to Hygrade Products for 72¢ and from then on prices held well above 30¢ until all 143 head had been sold in record time. The average of 32¢ (not including the prices paid for the top three animals) was well above current market prices, and both buyers and producers seemed satisfied with the progress of the sale.

Auctioneer Art Bennett of Sawyerville handled his first Winter Fair assignment capably and kept proceedings moving at a rapid clip. The irrepressible Charlie Morantz, who has held down a seat in the buyers' stands ever since the first sale in 1937, was the largest individual buyer; bidding on behalf of a number of different customers, he took 45 animals. Morantz Beef Co., represented by Harold Morantz, took 12, and other buyers of more than one animal included Wilsil's, Canada Packers, Dominion Stores, Eatons, Nichol & Son, Pesner Bros, and Modern Packers.

sale of a steer owned by E. T. Webster, on which Steinberg's bid \$1.05.

The Shorthorn champion was shown by Howard Majury of Lennoxville, and Clifford Gaulin of Bury took the reserve ribbon in this breed. Reserve champions in Angus and Herefords were shown by Harold Lockwood and Murray Gardner respectively, the latter being another calf club calf.

#### Top Price For Lamb

Bidding on the champion wether was spirited, Eaton's finally taking it for a record price of \$4.50. The Slack Bros. flock has been sold and was showing under Garrett Chapman's direction for the last time; he bowed out by taking the grand championship. The reserve champion wether, shown by Billy Merchant for E. G. Smith of Austin, went to Eaton's for \$2.35. Charlie Morantz bought three lots and Letofsky Bros. of Montreal one,





The grand champion wether for Slack Bros.

which they returned for re-sale in aid of the Red Feather campaign. This lot went to Eaton's on the second round, and the Eaton buyer also bid in all the other lots that were offered. The 134 head of lambs sold for an average of 40¢. D. G. Ross showed the top pen of 4 lambs and had first for the pen of 8 under 85 pounds; Wells Coates had the best pen of 8 heavies.

#### Hogs Sold Well

The top lot of 3 hogs, owned by Georges Ricard of St. Michel de Napierville, brought \$3.11 from Charlie Morantz, and Hooker Bros. of Ormstown sold their 1st prize pen of 5 to Canada Packers for \$1.25. Morantz, Wilsil, Modern Packers and La Belle Fermière bought in the rest of the hog offerings for an average price of 35¢, not counting in the first two sales.

The Sherbrooke Sale and Show has come a long way since it first started in 1937 with the sale of a few grass-fed animals. Quality has improved steadily from year to year, and this year the general uniformity and good finish on practically all the steers was particularly noticeable. One class, the 850-950 pound one that produced the champion and the reserve, was the best that has been



Billy Merchant with the reserve wether.

seen in the ring for a long time. One reason for uniformity and quality, of course, is the work of the culling committee, who weed out any animals that are not thought worth putting into the sale. They culled out 24 head this year, which still left 143 to sell. There were 134 hogs and 134 lambs in the sale.

### Strong Show of Breeding Stock

The show of breeding stock held earlier in the week brought out some strong samples of the three beef breeds. There were 63 Shorthorns, 53 Herefords and 49 Angus in the ring for the various classes, all of which made a good impression. In the Shorthorn classes, C. C. Warner had the junior and grand champion female with reserve going to N. G. Bennett. In the bull classes, W. P. Sharman had the senior and grand champion, Douglas Page the junior. Reserve championship went to Erwin Watson. All the group class ribbons went to Sharman.



Charles Warner with the grand champion female in the Shorthorn breeding classes and champion of all breeds in the calf club show.

The Nichol family (Greenhills Farm) came to the fore with their Herefords. In the bull classes, they had the junior champion, the reserve junior and the reserve grand. M. T. Stenson of Sawyerville showed the senior and grand champion while reserve senior went to E. G. Beattie. In the female classes John Nichol showed the junior and reserve grand champion, Greenhills Farm the senior and grand and the reserve junior, with E. T. Webster taking the reserve senior championship. Webster took the get of sire class, and the Hereford special prize; Greenhills Farm had the other group awards.

Honours in the Angus show were fairly well distributed. The senior and grand championship in the bull classes went to Bridlington Stock Farm of Vaudreuil. Reserve senior ribbon went to Bruce McKellar, Ste. Genevieve, reserve grand to L. T. Porter, St. Andrews East, who also had the reserve junior champion. The junior championship went to E. G. Smith of Magog.



G. R. McCall and E. G. Smith fought it out for the championships in the female classes, McCall taking senior and grand, and junior championships Porter taking the reserves. Breeder's herd and the get of sire classes went to McCall, Porter had the herd prize and Smith the progeny of one cow.

### Swine Classes Well Filled

Seven breeders were out with Yorkshires, O. A. Fowler, François Montminy and Marcel Sylvestre leading the individual classes, with Fowler showing the champion and reserve champion boars, Montminy doing the same with sows.

Ashley Stalker and the J. A. Woodward Estate were showing Berkshires; Woodward Estate taking the championships and Stalker the reserves. O. A. Fowler was the only exhibitor of Tamworths.

### All Sheep Breeds Represented

There was plenty to be seen at the sheep show, with the standard breeds on display by a good number of individual breeders. Shropshires were shown by Slack Bros., Waterloo, J. A. Woodward Estate, Lennoxville, Eugene Trahan, Yamachiche, and B. R. Mizener & Son of Foster. The ram championship and the reserve ewe went to Slack, the other top awards to Woodward.

In Oxfords, J. B. Grenier of Yamachiche had the championships, N. G. Bennett of Bury, the only other exhibitor in this breed, the reserves.

A. B. Lyster, South Durham, Hollis Burns & Son, Cookshire, Slack Bros., and B. R. Mizener were on deck with Hampshires, Burns taking the championships, Lyster the reserve ram and Slack the reserve ewe. Leicesters were being shown by Roger Charpentier, St. Simon, Hectance Charpentier, Clairvaux, Ashley Stalker, Kingsbury, J. E. Lyster, South Durham, with Hectance Charpentier sweeping the board.

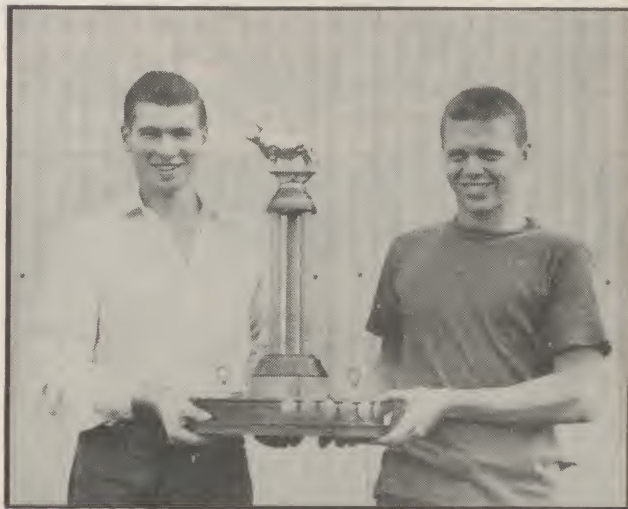
Slack Bros. the two Charpentiers, Stoneycroft Farm of Lennoxville and E. G. Smith of Magog were all showing Cheviots, Stoneycroft taking three of the indi-

vidual classes and Slack Bros. the other two. The championships here went to Slack Bros., reserves to Stoneycroft Farm.

Southdowns were out for E. G. Smith and Slack Bros.; the former took the top awards with the exception of the reserve champion ram. N. G. Bennett and Stoneycroft Farm were showing Northern Cheviots, Bennett being in reserve to Stoneycroft.

Judges for the show were: market cattle, C. E. Devlin, Toronto, and J. Speers; bacon hogs, A. Marcoux, Quebec; marketlambs, A. Reynolds, Toronto. Swine were judged by Vic Pelchat of Montreal and Prof. L. H. Hamilton of Macdonald College placed the breeding classes of sheep. F. Wolff was the 4-H judge.

## Quebec's Beef Judging Team



Quebec's team for Toronto: Gordon Garfat and John Nichol.

Determination of which fortunate pair of 4-H Club members will represent the province at the Toronto Royal depends on the results of provincial elimination contests at the Sherbrooke Winter Fair. This year, Quebec's colours will be carried to Toronto by the Lennoxville Club team of Gordon Garfat and John Nichol, a well-matched pair who scored 540 and 535 points respectively out of a possible 600 in the contest at Sherbrooke for a team score of 1075. The Bury team of Don MacLeod and Wenchell Groom came second with 918, and hard on their heels, only 2 points behind, were Terry Lowry and Ronald Bell from Island Brook. Inverness was the fourth team, composed of Keith Allan and Douglas Robinson.

Our best wishes go with these boys to Toronto. Competition from the Western teams will be keen, they know; but they have worked hard and we expect them to acquit themselves well.

### Good Junior Show

The Juniors have a beef show of their own at the Sherbrooke Winter Fair, when their calf club calves vie with each other for breed championships. It was a better



Auctioneer Bennett starts the bidding on the grand champion.



show than usual this year, with a larger turnout of participants and with the stock showing evidence of careful preparation.

The Warner family took the honours with Shorthorns, Charles showing the champion which was also champion of the show, and his young sister Anne the reserve. It was a family affair again with Herefords, John and Robert Nichol showing the champions. Kenneth McOuat showed the champion Angus and Ardyth Painter the reserve.

In the steer classes, Warner had the champion and McOuat the reserve.

### Open Judging

The 4-H boys and girls have an open judging contest as well; good training for the future, and the results show that our young people have a keen eye for a good beef animal. Top placings in this open contest went to Charles Warner, Douglas Page, Ardyth Painter, Ernest Turner and Jimmy MacLeod in judging Shorthorn heifers. In the judging of Angus steers, the placings were Douglas Page, Charles Warner, Marilyn Bennett, Ardyth Painter and Audrey Hoy.



Buyer Tomlinson and judge Devlin look over the reserve champion as he is cleaned up for his photograph.

### Increase In Maple Products

In spite of the weather last spring, the maple crop in 1954 is estimated to be considerably higher than in 1953, according to recent figures released by the Provincial Bureau of Statistics. The crop in 1954 amounted to 2,136,000 gallons sold for a total of \$9,803,000; this compares with 1,815,000 gallons and \$6,723,000 in 1953.

This was the most valuable crop since 1947, and the second largest since 1937. And it was good syrup; the proportion in the better grades was much greater than last year. 1.2% graded AA; 25.3% went into the A category, 18.8% in C and 20.4% in D. As a matter of fact, this improvement in quality has been evident for some years; only 5 years ago, the percentage of the crop in these 5 grades were .2% AA, 9.8% A, 37.1% B, 51.5% C and D, and the rest not graded.

## Scope of Co-op Movement Stressed in League Yearbook

You name the job, and there's a co-op working at it. As the 1954 *Co-op Yearbook* points out, there's a co-op to meet almost every need.

If a farmer needs electricity or a fair return from his crops, he has his co-ops. If people need thrift or credit, there are 14,500 credit unions to serve them. If people want adequate medical care, health co-ops can do the job. If people want food and home supplies, co-op supermarkets and rural consumer co-ops stand ready to serve them. And so on.

The 1954 *Co-op Yearbook* — standard co-op fact book for the U.S. — reports the activities of more than 33,000 co-ops and their 11 million member families, especially in the past two years. It has a lot of facts about Canadian co-ops, too.

The book discusses eight national co-op education groups — like Credit Union National Association, the Co-operative League (which publishes the 132-page book), National Council of Farmer Co-operatives, American Institute of Co-operation, National Rural Electric Co-operative Association.

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## Co-Op Methods May Save 900 Jobs

Plans to operate a textile mill at Milltown, N.B. on co-operative lines may mean an eleventh hour reprieve for the jobs of 900 workers and a boost to the economy of a whole Maritime community.

Members of Local 858, Textile Workers Union of America (CIO-CCL) had been told by the management of Textile Sales Ltd. that even with the acceptance of any feasible wage cut, the mill still could not be saved. The workers then agreed to "explore the possibility" of taking over the mill and running it themselves under a plan outlined by union education and publicity director, John Whitehouse.

Alan C. Salter, President of Textile Sales, is reported by Mr. Whitehouse to have shown "sympathy" towards the plan when it was discussed with him and to have agreed to further talks which would include experts in the co-operative movement.

The plan proposed by the TWUA official for saving the mill would bring both the management and workers together in the co-op. A board of directors would include four company and four union representatives with a nominee from both the company and the national union to act in an advisory capacity to the board.

The company would be asked to lease the mill intact, for a nominal sum, to the co-op. Textiles Sales Ltd. would merchandise the mill's output on a commission basis and employees would keep the jobs they had at the same pay rates. If a profit on operations is shown at the end of a year, co-op members would decide whether to declare a dividend or plough the profits back into the mill. All employees would be members of the co-operative and would be expected to invest in the mill out of their pay.

Whitehouse told members of Local 858 who approved the plan that even with a voluntary wage cut and abatement of the \$50,000 annual municipal tax the mill would not be kept operat-

ing. These concessions he said, had not caused the company to change its mind and keep the mill open. "The only people who are going to run the mill are you, by taking it over as a co-op and running it yourselves, trying to lift yourselves up by the bootstraps with no help except from other workers in the co-operative movement.



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## Culling Poultry

Experts say you can increase your profits if you remove cull birds from your laying flock at regular intervals. Here are a few hints from the MacDonald College Poultry Department to help you do a better job.

It is suggested that you handle all the birds in the flock at least once a month over the whole laying period. Remove all non-layers, birds that show a short laying period, and those with a low rate of production. If most of the birds seem thin when you handle them, it is an indication that they are laying too heavily. Increase the scratch grain to build up their body weight.

Non layers, and poor layers, will appear dull and listless. On closer inspection you will note that the vent is dry, and contracted. A cull bird is usually light in weight and the back narrow, short and tapering. The abdomen feels fatty, hard and contracted, instead of soft and pliable. A cull bird's head seems shallow, the eye listless and sunken, the beak long and thin. If the flock has been laying for some time, culls will have more yellow colour in the legs, around the eye and beak. Feathers of poor layers



are glossy and loose while the rest of the flock will have worn soiled feathers.

The Canada Department of Agriculture has available an excellent Guide to Culling Hens complete with colour photographs. Copies may be obtained by writing the Adult Education Service, Macdonald College, P.Q.

## Farm Records

Accurate farm records are perhaps the only way a farm operator can measure his financial progress each year. The Farm Economics Department at Macdonald College advises farmers to spend more time on their records. Some of the more obvious benefits are suggested for your consideration.

The main benefit comes when you analyze your records at the end of each year. The analysis provides you with a progress report on the farm business. You can see how you made your money and where you spent it. Unproductive enterprises can then be re-organized or cut out of your farm program. When you have good past records to go on, you can more readily outline a future plan for your farm business, and when it comes to farm income tax, you need to make an accurate statement of income, expenditure and net worth.

Three kinds of financial records are considered absolutely essential. These are statements of your cash receipts, your cash expenditures, and your annual inventory. The inventory is a list of all your assets like building, machinery, livestock, feed and supplies and all your liabilities or debts. Annual depreciation charges on buildings, machinery and other farm property are subtracted from the assets. Net worth is the depreciated assets less all your debts.

The Department of Economics at Macdonald College has account books available on request. The farm record book has space for all the records you will need. The Department also gives you assistance in closing, summarizing and analyzing your records.

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## Manitoba Studies Crop Insurance

Hon. R. D. Robertson, Manitoba Agriculture Minister, recently announced the setting up of a three-man committee to study the ramifications of a crop insurance programme for Manitoba farmers.

No doubt the disastrous season being experienced this year by Western farmers will focus further attention on what crop insurance might do to reduce farm income instability, as contrasted with price support measures. The weather is always a potent factor in the fortunes of agriculture.

Western farmers already have a form of crop insurance in the Prairie

Farm Assistance Act. Recently P.F.A.A. Director W. R. Bird of Regina announced that at least 85,000 Prairie farmers this year would qualify for a share in federal aid payments which would probably exceed the \$22,000,000 paid under this Act in 1949-50. Over 3,000 municipalities have already applied for P.F.A.A. assistance.

Where wheat yields in a municipality average under four bushels per acre the P.F.A.A. payment is \$2.50 per acre on one-half the cultivated acreage, with a maximum of \$500; between four and eight bushels, payments are at the rate of \$1.50 per acre up to \$300. A fund to cover these payments is built up by a small annual deduction from all grain marketed.





## THE WOMEN'S INSTITUTES SECTION

*Devoted to the activities of the Quebec Institutes  
and to matters of interest to them*

### THE COMPOST PILE

by N. H. Beach

Nearly every city or town dweller with space available will, sooner or later, decide that he or she would like to attempt to make something grow, whether it be garden vegetables, flowers, grass or some other form of plant life. Far too often, honest effort ends in failure and disappointment is the result.

Most plants that we attempt to grow start from a seed and a seed will germinate in practically any soil providing proper moisture and germinating temperature is supplied. To provide satisfactory growth there are many other necessary soil elements, one of which is organic matter, so often lacking in soils where gardening is attempted by amateur gardeners.

#### What Organic Matter Is

Organic matter is the mass of decaying plant and animal material in our soil which when fully decayed produces a dark brown material known as humus. Without humus in our soil, plant life would cease to exist.

Nature's plan is to build up the humus year after year. The most obvious example of this is the case of a tree. It produces a crop of leaves in the spring to manufacture its necessary food. When their function is over they fall to the ground. There they decompose and return to the soil the organic matter, or humus, so necessary to the continued life of the tree.

#### The Importance of Organic Matter in Garden Soil

Organic matter increases the water-retaining power of soils. Without it the soil soon dries out and absorbs moisture much more slowly resulting in water-runoff losses. In other words, the humus in our soil acts much like a sponge. It absorbs moisture very quickly and retains it over a long period of time.

Humus changes the structure of our soil making it more granular or looser and thus easier to cultivate and work. It also allows for a freer circulation of air in the soil, which is so necessary for proper plant growth.

In the case of light sandy soils it has the tendency to bind the soil particles together, while in the case of heavy clay soils, it will make them less sticky and much easier to work.

#### Restoration of Organic Matter to The Soil

On most farms an abundance of manure is available which when applied to the land furnishes the necessary amount of organic matter to maintain the soil in proper condition for satisfactory plant growth. In the case of the

city or town gardener it is sometimes very expensive, or impossible, to obtain manure for this purpose. Thus some other means must be employed to see that the *all-important* element, humus, is constantly maintained in the soil if gardening efforts are to be successful. This source can be a compost heap.

#### What Is A Compost Heap?

The compost pile, or heap, is merely the result of piling in one corner of the garden, or in some other spot, all garden waste material such as vegetable tops, grass clippings, leaves, kitchen refuse or any other vegetable matter and allowing it to decompose until it reaches the form of humus, which can then be applied to the soil and worked in by cultivation.

#### Preparation of The Compost Heap

The preparation and handling of a compost heap is not a difficult matter, but in order that the resulting compost may be of good quality certain details must be closely attended to.

The size will depend upon the quantity of material available. It is important that it be compact and kept well packed, which may be accomplished by frequent tramping. It is also important that it be kept moist, but not saturated. During spells of infrequent rainfall watering will be necessary.

When adding material to the pile it should be put on in layers and a small amount of soil can be spread over each layer and firmly tramped. If manure is available it can also be used and will hasten decomposition. Should it be impossible to obtain manure the break down of the material in the pile will be much more rapid if a small amount of some nitrogenous fertilizer, such as sulphate of ammonia, is sprinkled over each layer as it is added to the pile. There are also other commercial products sold by most seed houses for this purpose.

After standing for several weeks the pile may be turned by cutting slices from top to bottom with a sharp spade and re-piled to ensure a uniform product. After four to six months the compost should be in excellent condition for application to the soil.

There is no better time to start the compost heap than early fall, as it is then that we have most material available for such a purpose. Fall or early spring is clean-up time around the home and garden. So often, we wonder where and how to dispose of the material we have after



the clean-up is made. Let us not destroy it by burning and thus waste the source of that much needed plant food and soil conditioner, "humus", that nature so carefully restores to the soil in order that plant and human life can continue to exist.

## Changes On The Staff



Miss Janet McOuat, Lachute, has accepted the position of Handicraft Technician. The position became vacant upon the resignation of Miss Ida R. Bruneau, who has been away from the Q. W.I. on a year's leave of absence, serving with the Red Cross in Japan and Korea. Miss Nellie Hasel, who has been with the Q. W.I. during this interim period, will be leav-

ing later in the fall for her home in the West.

Both Miss Bruneau and Miss Hasel have given valuable service, and their departure from the staff will be keenly regretted by W.I. members in all parts of the province. Crafts form an important part in the Institute program and the Q. W.I. feels it is fortunate in securing Miss McOuat to carry on with this work.

The Q. W.I. was represented at the annual meeting of the National Canadian Association of Consumers, held in Ottawa the end of September. Plans for expansion and reports packed with accomplishments and research crowded two busy days. Speaking of the role of the CAC, the national president, Mrs. H. E. Vautelet in her address stated, "The housekeeping dollar is one of democracy's weapons and the hands that wield it need to be wise. The CAC should spell consumer education, the form of adult education that teaches us how not to rock the boat all other forms of education ride in. In a short eight years the CAC has brought the voice of the housewife-consumer, a voice never raised before, into parity with the voice of industry, trade and agriculture. It has taken a handful of economically untrained consumers and made them a respected power in the land — strong in everything but membership. What CAC has achieved is, I think, outstanding, but what it could achieve with 50,000 members would be better — it would be durable".

Another meeting attended was an open session of the Teachers' Convention. Mr. H. Goldberg, Director of Special Education, Board of Education, Rochester, and

Instructor in Education and Psychology, University of Rochester, was the special speaker and the invitation came as a result of the well known interest taken by the Q. W.I. in this problem of training the mentally retarded but educable child. "Remember", Mr. Goldberg told his audience, "it is easier to build an atom bomb than it is to make good citizens out of the handicapped — but it is their right and it is worth our effort". He stressed that nothing was ever done by sitting around waiting for it to happen, "it is up to us to get busy and go after what we need".

This question will be discussed again at the next semi-annual board meeting and it is hoped members will come prepared with the facts requested — the number of retired teachers who might be interested in entering this specialized field. That is our first step.

The A.C.W.W. History is now ready. Written in a clear and simple way it includes photographs and anecdotes of the leading personalities in the movement as well as the individual histories of its member societies. The price is 12s. 6d, or \$1.75, postage free. It may be ordered through the Q. W.I. office or direct from the ACWW Office, 167 Kensington High St., London W.8, England.

## A Model County President

(With apologies to Gilbert & Sullivan)

A creature very conscious of immense responsibility  
She visits every Institute to show her affability,  
To represent them she attends Conventions up in  
Montreal,

Of course, she goes to shop as well, but actually,  
don't we all?

She calls the members all by name, and knows a dozen  
jolly tricks

To keep within her hands the reins of nominating  
politics,

She sees that all the work is done in order so consecutive,  
And zealously she keeps in touch with all of the executive,  
For giving long reports and calculating opportunity  
For writing boring letters and presiding with impunity  
To everyone and everybody, foreigner and resident  
She is the very model of a model County President.

— Anonymous



Cookshire W.I. The second lady from the right (seated) is the president, Mrs. Ronald Learned, and the lone man is Rev. P. W. Jones.



## The Month With The W.I.

Knitted squares for Greece are mentioned frequently in these reports. The contest is over but these are still needed and gratefully received by the Women's Voluntary Services. "With the coming of cold weather", reads their last newsletter, "blankets are badly needed, also baby's layettes". Names of W.I. members were noted when results of the contest were released. Among the \$10 winners is Mrs. Chester Miller, Gaspé Harbour, and in the \$5 group are Mrs. F. Whittaker, South Bolton and Mrs. Philip Patterson, Sunny Bank, Gaspé. As this was a nation-wide contest the competition was keen and we congratulate the winners.

**Bonaventure:** *Black Cape's* program consisted of a film, "Family Circles", and a paper "First Steps to Self Confidence". Prizes totalling \$40 were approved for the local school. *New Richmond* served lunch at the local Fair. *Port Daniel* entertained the teaching staff and the principal, Mrs. Ward, gave a talk. A donation of \$10 was voted for prizes at the School Fair.

**Brome:** *Abercorn* enrolled two new members at a meeting which took the form of a picnic at the home of Mrs. L. Sherrer. Plans were made for the School Fair, also for a turkey dinner. Mrs. G. Kuhring conducted a quiz program. *Austin* realized \$372 as their share from the garden party and a tea netted \$44. A painting exhibition was given by Miss N. Collyer. *South Bolton* gave \$1 per member for general funds and articles for a sale were handed in. *Sutton* furnished and served for the Red Cross Clinic.

**Chat-Huntingdon:** *Aubrey-Riverfield* had a talk by Mrs. Laurie, a member of the St. John's Ambulance Brigade. Plans were made to serve lunch at the Calf Show and apples are to be canned for the school cafeteria and



Austin W.I. gets together to plan the very successful garden party reported in this issue — an annual event. No, that is not a real live baby, just a doll that had a prominent part in the festivities. The one male member of the group was not accounted for.

the hospital. *Dundee* had a discussion, led by Mrs. Smallman, on the book, "So Little for the Mind". Mrs. Smallman also won the prize for the best household hint. "Use a sheet of sandpaper in the hand to grip sealer tops when tightening them". A card party was held. *Franklin Centre* had a display of articles donated by members for the booth at Havelock Fair. *Hemmingford* discussed good reading for children and brought attention to the Traveling Library. Talks were given, "Calories in Starchy Foods", and "Backing the Teacher and Supporting the School". Plans for the School Fair were completed and the Book Club re-organized. *Huntingdon* donated \$25 for special prizes at the Fair and School Fair prizes were discussed. A donation of \$100 was made to the Hospital. *Orms town* heard a paper on "Citizenship", by Mrs. Robert Anderson and Mrs. Kilgour gave a resumé of her trip to California. Fruit and vegetables have been donated and placed in food locker for later use in the School cafeteria. *Howick* had Mrs. Snowden to speak on "The Home for Aged and Chronically Ill". A demonstration of various cookies (squares) was given and later enjoyed for lunch.

**Compton:** All branches in this county contributed generously of articles of clothing for the Cookshire Fair. This W.I. exhibit is an annual project, the clothing being sent after to Save the Children. *Brookbury* reports donations to the two cemeteries. A jumbled word pie contest was held. *Canterbury* observed the 40th anniversary of the branch, complete with a beautifully decorated cake. A talk was given by Mrs. I. Watson, R. N., on "Care of Children's Eyes". *Bury* entertained East Clifton and South Newport, all taking part in a sing-song. More plants and seeds were purchased for the Rock Garden (A W.I. project) a trip planned, card party and food sale held and \$10 voted the Q.W.I. Service Fund. *East Clifton* reports the visit to Bury W.I. Treats were provided for the Sunday School. *Scotstown* entertained the teachers of the High School. Cotton and linen have been sent to the Cancer Society. *Sawyerville* donated \$50 towards improvement in Grove Hill Cemetery. *South*



Canterbury celebrates its 40th anniversary with a banquet. Here are the charter members at the head table. Left to right, Mrs. Smith, Mrs. Bennett, Mrs. B. Coates, Mrs. J. Sharman and Mrs. Groom. Two were unable to attend, Mrs. Churchill and Miss Lefebvre.



Newport heard a talk on "How to Prepare a Child for His First Year at School". Cotton and linen were sent the Cancer Society.

**Gatineau:** At *Aylmer East* a panel discussion was held with participants; Mrs. C. Farquharson, Mrs. Ellard and Mrs. Fuller, the subject, "And So We Grow". A quiz on the word "Education", was won by Miss Myrtle McConnell. All convenors gave short items pertaining to their departments. *Breckenridge* entertained Eardley W.I. and Miss A. S. Pritchard, Wyman. Mrs. McMillan gave a reading, "Keep Fit — Keep Bright — Keep Going", and Mrs. Dowd read "A Countrywoman's Day". Mrs. McConnell gave a talk on her trip to England and Mrs. Cecil Faris told of Institutes in England and exhibited a cloth embroidered by her mother in appreciation of boxes received. *Eardley* featured a Grandmothers' meeting and a reading, "Grandmother's Dilemma" was enjoyed. A bed spread is to be sold in aid of the Brookfield Children's Home. *Lakeview* had Miss Catherine Ross, V.O.N., as guest speaker and a discussion was held on the possibility of establishing a branch in the community. Several guests were present, including the county president Mrs. J. C. Hopkins, and four new members were enrolled. *Wright* had short talks on "Are the New Inventions Going to Make the World a Better Place in which to Live"? Mrs. F. Thayer gave readings on "New Designs in Stoves" and "Danger in Parowax". Members were asked to exhibit at the School Fair at Kazabazua and \$20 were voted for this project. A glove and toffee race was enjoyed.

**Jacques-Cartier:** *Ste. Annes* held a sewing meeting at the home of the convenor of Home Economics, Mrs. G. Sanders. Toy animals were made to be sent at Christmas to needy children. The program at the regular meeting was arranged by the Publicity convenor, Mrs. E. Wilson and consisted of a quiz and the film, "Let There Be Light". A gift was presented a member, Mrs. D. Sutherland, who is leaving the community, a most capable member whose departure is regretted. Several attended the card party held by the Harwood W.I.

**Mégantic:** *Inverness* plans for the semi-annual meeting and for a rummage sale. Donations were made of \$29.75



These are the children who exhibited at the Shipton Fair, along with the judges, Mrs. C. Fowler, Mrs. E. Wilson, and the president, Mrs. J. Saffin.

to the School Fair, \$4 to the Horticultural Society and \$5 to the Salvation Army.

**Missisquoi:** Fordyce's meeting took the form of a quilting at the home of Miss G. Jones. Funds have been raised to purchase a mobile commode chair for the new hospital. *Stanbridge East* had short talks on educational programs of Radio and TV and Mrs. Tomkinson reported on the Peace Garden, which she visited last summer. A song contest, conducted by Mrs. Trembly, convenor of Education was won by Mrs. F. Richard.

**Montcalm:** *Rawdon* celebrated its 20th anniversary with a dance at the Rawdon Inn.

**Pontiac:** Many branches in this county had talks and slides on the Peace Garden, given by a member who had visited it this summer. *Bristol* assisted in tea room at Shawville Fair and sent many exhibits. Mrs. Claude Young gave a reading, "Improvements in Teaching" and Mrs. R. A. Grant another on "A Speech is Made". A donation of \$25 was made towards painting the fence at the Memorial Square. *Clarendon* heard a talk by the Rev. Dr. Fokes on "Citizenship" and a quiz was held on Citizenship, relating it to the community. Five completed hospital gowns were brought in and \$10 collected for pillow slips for the county hospital. The County School Supervisor spoke on "Who Will Teach Your Child"? At *Elmside* the convenors of Agriculture and Education read papers and the School Fair was discussed. A sing-song closed the meeting. *Fort Coulonge* donated \$5 to the County Tea Room. A contest on names of soap was won by Mrs. Toller and Mrs. Smith. *Quyon* sponsored an exhibition by the Institute for the Blind at the local Fair. A sewing class for girls 9-14 was discussed and a birthday calendar. *Shawville* heard a talk on "Bees and Their Habits", by Mr. R. Smith. Plans were made for serving at the County Tea Room at the Fair. *Wyman* mentions only the program on the Peace Garden.

**Quebec:** *Valcartier* cleared the sum of \$275 at their annual dance and bazaar, and the school fair was a great



Shipton W.I. president, Mrs. J. Saffin, presenting cup to Clarence Boreham, who won the largest number of prizes at the School Fair.



success. Lunch was served by the members. At the meeting a talk was given by Mrs. Willard Goodfellow, convenor of Education.

**Richmond:** *Cleveland* realized \$3.85 from the sale of a pair of pillow slips and a card party brought \$12.75. *Denison's Mills* donated \$5 to the Q.W.I. Service Fund. A report of the County meeting was heard. *Gore* held a quiz on names of flowers. A \$10 prize was given to the Plowing Match, divided evenly as first prize for boy and girl under 15. A donation from a member of eight jars of fresh strained honey was auctioned. A gift was sent to a child who had undergone an eye operation and subscriptions to *Children's Digest* and *Jack and Jill*. *Melbourne Ridge* made plans for catering for a wedding. Mrs. A. Batcheler, publicity convenor, held a contest on jumbled names of Canadian newspapers, with prizes going to Mrs. G. Frank and Mrs. A. Smith. A card of thanks was sent to Mrs. Burr, England, for a special prize of \$1 in the darning class at the school fair, and \$3 given for prizes at the local fair. *Richmond Hill* held a discussion on the Plowing Match. Surprise boxes were sold. *Richmond Y.W.I.* reports a tea and a debate, "Do Farmers Require as Much Education as City Men?" (result not given). *Spooner Pond* had an educational contest won by Mrs. W. Parkes, and a spelling bee conducted by Mrs. E. Oakley was won by Mrs. W. Coles. A wreath will be placed on the Cenotaph on Remembrance Day. *Shipton* heard a paper on "Citizenship", read by Mrs. Frost, the convenor. A successful school fair is reported.

**Sherbrooke:** *Ascot* planned a tea and Art Exhibit and catered for the Plowman's banquet. *Belvidere* held a Flower and Vegetable Show, with Mrs. C. L. Norwood acting as judge. At *Brompton* the guest speaker, Mrs. Van Vliet, gave a talk on her homeland, "Holland". Mrs. H. McLeod was the winner of the contest, your favorite sandwich and recipe. Plans were made to cater for the Plowman's luncheon. The usual amount was donated to European child and to the Nurses' bursary, and \$13.50 to the School Fair. *Lennoxville* has reprints of cook book now on sale. The European child and Nurses' bursary were supported here also, and a donation of \$5 to the school fair. At *Milby* the county president, Mrs. B. Turner, gave a report of her trip to Quebec City to attend "Rural Women's Day". A sweet pea contest was held and a card party. Old woollens were exchanged for three blankets for Greece.

**Stanstead:** *Ayer's Cliff* heard a talk on Textiles by the convenor of Home Economics. *Minton* had the usual busy meeting and a sale. *North Hatley* heard a report on the Cecil Memorial Home at Austin. Wool was distributed for socks for Korean children. *Stanstead North* is still working to improve the grounds of the Old Brick School House, a landmark used as a community centre. Help is being given with county broadcasts over station WIKE, Newport, Vt. *Way's Mills* sent a supply of bedding and

clothing to the Cecil Memorial Home. A panel discussion, "So We Grow", was held with nurse, teacher and parent participating. Plans were made for exchange programs with other Institutes outside province, to study Ceylon, and to work for the Cecil Memorial Home.

**Vaudreuil:** *Cavagnal* sponsored its 29th consecutive school fair at the Hudson School Auditorium with 180 exhibits and 78 prizes given, as well as eight prizes for the best kept gardens. A sack of vegetables was sent to the Catherine Booth Hospital. A cake competition was held.

## THE LIST GROWS



A member of the Q.W.I. since 1913 is the proud record of Miss A.S. Pritchard, Wyman, Que. Joining that branch when it was first organized, March 4th of that year, she has rolled up a record unsurpassed in this province — or perhaps any other. Here is the proof. For 14 years Miss Pritchard was president of her own branch at Wyman, secretary-treasurer for her county of Pontiac for 33 years, county president for two, the first secretary when the Q.W.I. was organized provincially, holding that office for six years, provincial secretary-treasurer for four years, then treasurer for 16 years — a total of 26 years — and to top it off, uninterrupted attendance at all provincial conventions, beginning with the first one in 1914 and on hand to read the minutes of that first one when she attended the 40th convention this year. Miss Pritchard is now one of the honorary vice-presidents of the Q.W.I.

During her tenure of office with the provincial board she represented that body on many occasions, among them, several of the national biennial board meetings.

In 1923 her county gave her the first provincial life-membership ever to be awarded in this province, and she has since been presented with the national life-membership, the award being made by the provincial board.

Miss Pritchard is an enthusiastic and skilful photographer and her pictures are often seen in the pages of this magazine. Another hobby, as a musician herself, is the collecting of hymn books.





## THE COLLEGE PAGE

### The Macdonald Clan

*Notes and News of Staff Members and Former Students*

## Forestry Courses Now Available

Two new courses, one entitled *Farm Forestry*, the other *Management of Woodlands*, have been added to the curriculum at Macdonald College and will be offered for the first time this session. The first will be taken by all first year Diploma Course students, while the second will be elective for students in the Degree Course.

Provisions of these courses is a natural outgrowth of the development that has been taking place during recent years in that section of the College property known as the Morgan Arboretum (and better known to local residents and former students as Morgan's Woods). Here an active programme of woodlot improvement has been going on for the past five or six years, under the direction of a skilled forester. From the beginning, field days and demonstrations have been organized from time to time to make the project better known among farming folk who visit us periodically, and we believe that this has already had some effect in creating a greater interest in forest conservation and woodlot management.

But more will be accomplished if our students can go back to their home communities with information acquired from organized courses, supplemented by laboratory work and field trips, in the subject of woodlot management and

forest conservation, and that is what the new courses will provide. Much time will be spent in the woods, and from these excursions and from their lecture work the students will learn, first of all, what needs to be done to get a perpetual crop from a woodlot, instead of wrecking it by wasteful cutting methods. They will be shown how to measure logs and estimate tree stands, growth, and yield. Emphasis will be on management rather than on planting, but the students will learn under what conditions planting pays. With this and other information they will be better able to plan a programme for the management of their own woodlands so as to assure a sustained yield of wood from their properties. Another important part of the course is the section on the care and use of maple groves.

The work will be directed from the new building which is being erected just to the north of the present Biology Building, and connected with it; the entire top floor of the new building will house the laboratories and classrooms that will be used for the forestry work.

The development we have just described marks a modest start in a programme that should fill a definite need in our rural communities, and which will round out our curriculum in Agriculture, of which farm forestry is becoming a more and more important section.

### Former Farm Editor Economist At O.A.C.

Colin Muirhead, Farm Editor of the Journal from the fall of 1951 until this spring, has been appointed to the Agricultural Economics staff at the Ontario Agricultural College.

Mr. Muirhead is a graduate of Macdonald College in Economics, class of 1950. He obtained his Master's degree at Iowa State College, specializing in farm marketing.

In his new duties at the O.A.C. Mr. Muirhead has a dual job of teaching and conducting marketing studies for the Ontario Department of Agriculture.





## College Accepts Student Gift



It has been a tradition, of late years, for the graduating class to present a gift of some sort to the College when they leave. One such gift is the large sign that stands in the field behind the Poultry plant, facing the

Metropolitan Boulevard. Books for the Library, electric clocks for the Residences, a trophy case in the Main Building, are some of the gifts the College has received.

The class of 1954 donated a bronze plaque, which has been placed on the Maple Avenue gate. Mrs. Walter M. Stewart, a staunch friend of the College through the years, unveiled the plaque at a simple ceremony on October 16th.

In our photograph, Dean Brittain applauds approvingly as Mrs. Stewart removes the flag which covered the plaque. At the left are Herb. MacRae, president of last year's Students' Council, and Jim Wilding, president of the class of '54.

The 16th was a big day at the College, and the unveiling of the plaque was only one feature of a crowded afternoon. The Macdonald Branch of the McGill Graduates' Society chose this day for their annual re-union and the campus was filled with former students renewing old acquaintance. McGill students, most of whom have a very hazy idea about Macdonald College and what it has to offer, spent the day with us as guests of our students and were royally entertained. And the College football team played its first home game (which, unfortunately, the other team won).



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